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Atty. Dkt. No. 037607-0120

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Williams et al.

Title: ONLINE MORTGAGE  
QUALIFICATION AND  
APPLICATION SYSTEM AND  
PROCESS

Appl. No.: 09/593,106

Filing Date: 06/13/2000

Examiner: Subramanian, N.

Art Unit: 3624

<b>CERTIFICATE OF EXPRESS MAILING</b>	
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**AMENDMENT AND REPLY UNDER 37 CFR 1.111**

Mail Stop FEE AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**RECEIVED**  
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Sir:

This communication is responsive to the Non-Final Office Action dated April 10, 2003, concerning the above-referenced patent application.

Applicant has enclosed with this amendment a Petition for Extension of Time to make this response timely.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 13 of this document.

**Please amend the application as follows:**

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